



# UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/712,743	11/14/2000	Roberta L. Patnode	10655.9500	9259

7590 12/01/2004

SNELL & WILMER L.L.P.

One Arizona Center  
400 East Van Buren  
Phoenix, AZ 85004-0001

EXAMINER

BARQADLE, YASIN M

ART UNIT

PAPER NUMBER

2153

DATE MAILED: 12/01/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.

09/712,743

Applicant(s)

PATNODE ET AL.

Examiner

Yasin M Barqadle

Art Unit

2153

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 12 August 2004.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-48 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-48 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

## Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

## Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_

***Continued Examination Under 37 CFR 1.114***

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on August 09, 2004 has been entered.

***Response to Amendment***

2. The amendment filed on August 09, 2004 has been fully considered but are moot in view of the new grounds of rejection.

***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the

Art Unit: 2153

art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 1-48 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis USPN (6513019) in view of Jones et al USPN (6021397), (hereinafter "Jones")

As per claim 1, Lewis teaches a method of creating financial advice applications, comprising

establishing a connection to a client computer having an application program (client workstation with user interface 140, fig. 4, col.10, lines 21-33 and col. 5, lines 27-55) comprising at least one module, wherein each module of said application program corresponds to a financial service [unified internet-enabled user interface that supports browser-based inquires col. 5, lines 27-55; col. 15, lines 7-29; col.9, lines 8-11 and 33-50];

receiving a request from said client computer for financial advice services data related to a current financial position (accessing financial data and information about current and projected balances and positions across customers, accounts, books, funds...,and the like [col. 6, line 7-60 and col. 20, lines 1-55];

Art Unit: 2153

transmitting said request for financial advice services data to at least one financial advice service [col. 4, lines 50-67 and col.10, lines 55 to col. 11 line 55];

receiving and compiling said financial advice services data from said at least one financial advice service [fig, 4, database 130 contains compiles financial service data col. 4, lines 50-67 and col.11, lines 50 to col. 12 line 4; and

transmitting a result of compiling said financial advice services data to said client computer in the form of a financial advice application [col.4, lines 50-65; col. 5, line 14 to col. 6, lines 47 and col. 19, lines 19-65].

Although Lewis shows substantial features of the claimed invention as explained in claim 1, he does not explicitly show at least one lifetime goal, wherein the lifetime goal is related to at least and one of education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term care.

Nonetheless, these features are well known in the art and would have been an obvious modification of the system disclosed by Lewis, as evidenced by Jones USPN. (6021397).

In analogous art, Jones whose invention is about a financial advisory system for advising a user regarding feasible and optimal portfolio allocations among a set of financial products,

Art Unit: 2153

disclose a financial advice system for advising a user about lifetime goal such saving money to send a child to college (education), saving more money (wealth accumulation), retirement and purchasing [Col. 4, lines 24-34 and col. 6, lines 1-13].

Giving the teaching of Jones, a person of ordinary skill in the art would have readily recognized the desirability and the advantage of modifying Lewis by employing the financial advice service system of Jones in order to provide specific and timely advice to users regarding steps they can take to improve their chances of meeting their financial goals in the most efficient way [Col. 2, lines 41-45 and col. 20, lines 22-30].

Jones further teaches establishing a connection to at least one financial advice service, wherein said at least one financial advice service includes a roadmap service configured to use the financial advice services data to provide financial planning and advice; [fig. 1; col.5, lines 34-48 and col. 4, line 24-59].

As per claim 2, Lewis teaches the method of claim 1, wherein establishing a connection to at least one financial advice service and transmitting said request for financial advice services data to at least one financial service comprises:

Art Unit: 2153

establishing a connection to an application services manager [col. 6, lines 61 to col. 7, line 30; see also col. 21, lines 16-29];

transmitting a request to said application services manager for said financial advice services data [col. 6, line 7-60; col. 20, lines 1-55];

establishing a connection between said application services manager and at least one financial advice service [fig. 4 and col.4, lines 50 to col. 5, line 12 and col. 6, line 7-60]; and

wherein receiving and compiling said financial advice services data from said at least one financial advice service comprises receiving and compiling said financial advice services data from said application services manager [fig, 4, database 130 contains financial advice service data col.4, lines 50 to col. 5, line 12; col. 19, lines 19-65].

As per claim 3, Lewis teaches the method of claim 1, further comprising communicating with an authentication server and authenticating a user of said client computer [col. 19, lines 22-36, see also col. 21, lines 16-29].

As per claim 4, Lewis teaches the method of claim 1, wherein said at least one financial advice service includes at least one

Art Unit: 2153

of a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, a roadmap service, and an equity evaluation service [see Figs. 1 and 4; col.4, lines 50 to col. 5, line 48 and col.11, lines 50 to col. 12, line 15].

As per claim 5, Lewis teaches the method of claim 2, further comprising formatting data transmitted between any of said application program, said application services manager, and said at least one financial advice service in a standardized data format [col. 9, lines 33-51 and col. 10, lines 50-54 and col. 17, lines 11-21].

As per claim 6, Lewis teaches the method of claim 5, wherein said standardized data format is XML [col. 6, lines 1-6; col. 9, lines 37-51 and col. 17, lines 11-54].

As per claim 7, Lewis teaches the method of claim 2, further comprising formatting data transmitted between a plurality of financial advice services in a standardized data format [col. 9, lines 33-51; col. 10, lines 50-54 and col. 17, lines 11-54].



Art Unit: 2153

As per claim 8, Lewis teaches the method of claim 7, wherein said standardized data format is XML [col. 6, lines 1-6; col. 9, lines 37-51 and col. 17, lines 11-54].

As per claim 9, Lewis teaches the method of claim 1, further comprising scripting requests from said client computer such that a single request creates a financial advice application including data from a plurality of financial advice services [col. 5, lines 27-55 and col. 21, lines 43 to col. 22, line 39 and

As per claim 10, Lewis teaches the method of claim 1, further comprising communicating with a registration application configured to allocate a TCP/IP port for use by a financial advice service during a client session [col. 19, lines 27 to col. 20, line 23 and col. 21, lines 16-23].

As per claim 11 and 40, Lewis teaches a system and a method for creating financial advice applications as explained in claim 1 above. The claims include similar limitations found in claim 1. Therefore they are rejected with the same rationale.

As per claim 11 and 40, Lewis teaches a system and a method for creating financial advice applications, comprising:

Art Unit: 2153

an advice utility server in communication with said at least one client computer and said at least one application program [Lewis in fig. 4 shows workstations with desktop applications that is in communication with information servers 110, 111 or 112, col. 10, lines 50 to col. 11, line 24]; and

at least one financial advice service in communication with said advice utility server, wherein each financial service is configured to receive data from said advice utility server and to transmit data to said advice utility server [Lewis fig. 4, col. 5, lines 13 to col. 6, line 64; col. 10, lines 50 to col. 11, line 55].

As to the lifetime goal limitations see the claim 1 above.

As per claim 12 and 41, Lewis teaches the invention, further comprising an authentication server in communication with said advice utility server, wherein said authentication server is configured to authenticate a user of a client computer [col. 19, lines 22-36, see also col. 21, lines 16-29].

As per claim 13 and 42, Lewis teaches the invention, further comprising a data migration mechanism in communication with said advice utility server, wherein said data migration mechanism is configured to convert data transmissions between any of a client

Art Unit: 2153

computer, said advice utility server, and a financial advice service into a standardized data format [col. 9, lines 33-51 and col. 10, lines 50-54].

As per claims 14 and 43, Lewis teaches the invention, wherein said standardized data format is XML [col. 6, lines 1-6; col. 9, lines 37-51 and col. 17, lines 11-54].

As per claim 15, Lewis teaches the invention, further comprising a translator in communication with said advice utility server, wherein said translator is configured to translate data transmissions between a plurality of financial advice services into a standardized data format [col. 9, lines 33-51; col. 10, lines 50-54 and col. 17, lines 11-54].

As per claim 16, Lewis teaches the invention, wherein said standardized data format is XML [col. 6, lines 1-6; col. 9, lines 37-51 and col. 17, lines 11-54].

As per claim 17, Lewis teaches the invention wherein said advice utility server is configured to script requests from said application program such that a single request creates a

Art Unit: 2153

financial advice application including data from a plurality of financial advice services [col. 65 lines 27-55].

As per claim 18, Lewis teaches the invention, further comprising a registration application in communication with said advice utility server and said at least one financial advice service, wherein said registration application is configured to allocate a TCP/IP port for use by a financial advice service during a client session [col. 19, lines 27 to col. 20, line 23 and col. 21, lines 16-23].

As per claim 19 and 44, Lewis teaches the invention, wherein said at least one financial advice service includes at least one of a headless utility, a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, a roadmap service, and an equity evaluation service [see Figs. 1 and 4; col.4, lines 50 to col. 5, line 48 and col. 9, lines 37-51].

As per claim 20 and 45, Lewis teaches the invention, wherein said advice utility server comprises an application services manager 33 configured to communicate with said at least one client

Art Unit: 2153

computer and said at least one financial advice service [col. 6, lines 61 to col. 7, line 30; see also col. 21, lines 16-29].

As per claim 21 and 31 and 46, these are computer readable, device and method claims with similar limitations as claim 1 above, therefore, they are rejected with the same rationale.

As per claim 22 and 32, these claims have similar limitations as claim 2. Therefore, they are rejected with the same rationale. See the rejection on claim 2 above.

As per claim 23 and 33, Lewis teaches the invention, further comprising processing instructions configured to direct a computer to perform the step of authenticating a user of said client computer [col. 19, lines 22-36, see also col. 21, lines 16-29].

As per claim 24 and 34, Lewis teaches the invention, wherein said at least one financial advice service includes at least one of a leased storage service, a formatting service, a library service, a repository service, a simulator service, an asset allocation service, a business graphics service, a roadmap

Art Unit: 2153

service, and an equity evaluation service [see Figs. 1 and 4; col.4, lines 50 to col. 5, line 48].

As per claim 25 and 35, Lewis teaches the invention, further comprising processing instructions configured to direct a computer to perform the step of formatting data transmitted between any of said client computer, said advice utility server, and said at least one financial advice service in a standardized data format [col. 6, lines 61 to col. 7, line 30; see also col. 21, lines 16-29].

As per claim 26 and 36, Lewis teaches the invention, wherein said standardized data format is XML [col. 6, lines 1-6 and col. 9, lines 37-51].

As per claim 27 and 37, Lewis teaches the invention, further comprising processing instructions configured to direct a computer to perform the step of formatting data transmitted between a plurality of financial advice services in a standardized data format [col. 9, lines 33-51 and col. 10, lines 50-54].

Art Unit: 2153

As per claim 28 and 38, Lewis teaches the invention, wherein said standardized data format is XML [col. 6, lines 1-6 and col. 9, lines 37-51].

As per claim 29 and 39, Lewis teaches the invention, further comprising processing instructions configured to direct a computer to perform the step of allocating a TCP/IP port for use by a financial advice service during a client session [col. 19, lines 27 to col. 20, line 23 and col. 21, lines 16-23].

As per claim 30, Lewis teaches the invention, further comprising processing instructions configured to direct a computer to perform the step of scripting requests from said application program such that a single request creates a financial advice application including data from a plurality of financial advice services [col. 65 lines 27-55].

As per claim 47, Jones teaches the invention, wherein said user-supplied data comprises at least one of economic group data and goals [col. 5, lines 52 to col. 6, line 39].

As per claim 48, Jones teaches the invention, wherein said economic group data comprises at least one of membership data,

Art Unit: 2153

demographics data, and financial data [col. 5, lines 52 to col. 6, line 39].

### Conclusion

The prior made of record and not relied upon is considered pertinent to applicant's disclosure.

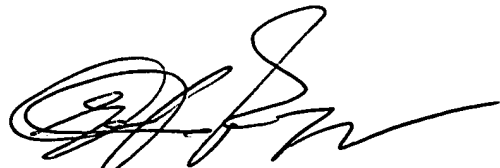
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Yasin Barqadle whose telephone number is 571-272-3947. The examiner can normally be reached on 9:00 AM to 5:30 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Glenn Burgess can be reached on 571-272-3949. The fax phone numbers for the organization where this application or proceeding is assigned are 703-872-9306 for regular communications and 703-746-7238 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

Yasin Barqadle

Art Unit 2153



GLENTON B. BURGESS  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 2100